

In re:  
Pedro Luis Santiago Melendez  
Debtor

Case No. 17-14589-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: May 16, 2024

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2024:**

Recip ID	Recipient Name and Address
db	+ Pedro Luis Santiago Melendez, 1416 Church St., Reading, PA 19601-1232
13950993	+ Caliber Home Loans, 6031 Connection Drive, Ste 2, Irving, YX 75039-2604
13972497	+ Caliber Loan Servicing, PO Box 270415, Oklahoma, OK 73137-0415
14025042	+ FIRST COMMONWEALTH FCU, PO BOX 20450, LEHIGH VALLEY, PA 18002-0450
14559025	+ FREEDOM MORTGAGE CORPORATION, C/O Rebecca Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13950995	+ First Commonwealth Federal Credit Union, 257 Brodhead Road, Bethlehem, PA 18017-8938
14629111	+ Freedom Mortgage Corporation, c/o Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130 Mount Laurel, NJ 08054-1218
14035672	+ Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 17 2024 00:12:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 17 2024 00:20:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2024 01:40:03	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
13951172	+ Email/Text: ECMBKMail@Caliberhomeloans.com	May 17 2024 00:21:00	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
14019206	+ Email/Text: ECMBKMail@Caliberhomeloans.com	May 17 2024 00:21:00	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
13950996	+ Email/Text: bknotice@ercbpo.com	May 17 2024 00:12:00	Enhance Recovery Collections, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14518085	Email/Text: Bankruptcy@Freedommortgage.com	May 17 2024 00:12:00	FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485
14629112	+ Email/Text: Bankruptcy@Freedommortgage.com	May 17 2024 00:12:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
13951173	+ Email/PDF: cbp@omf.com	May 17 2024 00:13:23	One Mail, PO Box 499, Hanover, MD 21076-0499
13950994	+ Email/PDF: cbp@omf.com	May 17 2024 00:13:09	One Main, PO Box 1010, Evansville, IN 47706-1010
13986655	Email/PDF: cbp@omf.com	May 17 2024 00:24:04	OneMain, P.O. Box 3251, Evansville, IN. 47731-3251
14177021	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2024 00:24:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13950997	+ Email/Text: Supportservices@receivablesperformance.com	May 17 2024 00:20:00	Receivables Performance, 20816 44th Avenue West, Lynnwood, WA 98036-7744

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13951333

+ Email/PDF: ebn\_ais@aisinfo.com

May 17 2024 00:13:06

T Mobile/T-Mobile USA Inc, by American  
InfoSource LP as agent, 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901

TOTAL: 14

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14034861	*+	First Commonwealth FCU, PO BOX 20450, Lehigh Valley, PA 18002-0450
14353286	*+	Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524
14649952	*+	Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbcef@brockandscott.com
BRENNA HOPE MENDELSON	on behalf of Debtor Pedro Luis Santiago Melendez tobykmendelsohn@comcast.net
CELINE P. DERKRIKORIAN	on behalf of Creditor Caliber Home Loans Inc ecfmail@mw-c-law.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com
KEVIN M. BUTTERY	on behalf of Creditor Caliber Home Loans Inc cdigianantonio@rascrane.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreigle13.com ecf_frpa@trustee13.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 11

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

PEDRO LUIS SANTIAGO  
MELENDEZ

Debtor

Chapter 13

Bankruptcy No. 17-14589-PMM

**ORDER DISMISSING CHAPTER 13 CASE**

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

**Date: May 16, 2024**



PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE